

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of
Steven C. Halper and Constance A. Wilson

Serial No.: 09/993,072

Filed: November 13, 2001

Group Art Unit: 3693

Examiner: Apple, Kirsten Sachwitz

Confirmation No. 7208

For: Predatory Lending Detection System and Method Therefor

X

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Sir:

This is a Response to the outstanding Office Action dated November 1, 2007 on the above-identified application. The time period for response is extendible to and including March 3, 2008 (March 1, 2008 being a Saturday and March 2, 2008 being a Sunday).

Listing of the Claims begins on page 2 of this Response.

Remarks begin on page 12 of this Response.